Mr. SPEAKER.—That will be placed on the Table of the House.

Sri J. B. MALLARADHYA.—It is not a big list, Sir. It has only four or five items and the Hon'ble Minister does not require it to be placed on the Table of the House.

Mr. SPEAKER.—Is it a small matter?

Sri J. H. SHAMSUDDIN.—It is concerning fire insurance alone and nothing else.

Sri G. VENKATAI GOWDA.—Where is the question of considering to take a decision, especially when this Government has inherited that item?

Sri J. H. SHAMSUDDIN.—The Government of Bombay was doing business in one class of property. The service heads have been transferred to dead heads. The Bombay Government was insuring its own properties and there was not much difficulty for them. This has been transferred and we are therefore now considering whether we should do it.

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## Separation of Public and Government Insurance Branches.

*Q.—81. Sri J. B. MALLARADHYA (Nanjangud).—

Will the Government be pleased to state:—

(*a* the date on which they separated the Public and Government Insurance branches;

(*b*) the number of policies before bifurcation, the amount involved and the monthly income thereof (premium);

(*c*) the number of policies, amount and the monthly premium at the end of 1958-59;

(*d*) the details of clauses *b*) and (*c*) above for the integrated areas;

(*e*) the details of clauses (*b*) and (*c*) transferred to the Life Insurance Corporation of India;

(*f*) whether the Government Insurance Department has recouped the loss of business involved by such transfer?

*A.—Sri J. H. SHAMSUDDIN (Deputy Minister for Finance).—

(*a*) 1st September 1956, the date on which Public Branch was integrated with the Life Insurance Corporation of India.

(*b*) *In respect of Official Branch.*

(i) 69,868 Policies.
(ii) Rs. 7,72,96,208: Assurance Amount.
(iii) Rs. 2,88,231: Monthly premium.

**In respect of Public Branch.*

(i) 1,21,300 Policies.
(ii) Rs. 15,22,00,000: Assurance Amount.
(iii) Figures not available.

(*c*) Details in respect of Official Branch as on 31st March 1959.

(i) 96,149 Policies.
(ii) Rs. 11,58,70,351: Assurance Amount.
(iii) Rs. 4,37,339: Monthly Premium.

No details pertaining to the Public Branch for the period ending 1958-59 can be given as Government ceased to carry on the Business of Insurance in the Public Branch since 1st September 1956.

(*d*) (*b*) and *c*) do not arise as the Official Branch rules to the integrated areas became operative only from 1st April 1959.

(*e*) Regarding details of clause (*b*): *Vide* reply to question (*b*) above*;

Regarding details of clause (*c*):

The question does not arise. The Official Branch was not transferred, while Government ceased to administer Public Branch Business since 1st September 1956.

(*f*) The question does not arise since we can now insure only the officials and the Public Branch is now under Life Insurance Corporation.

Sri J. B. MALLARADHYA.—I wish to bring to the notice of the Hon'ble Speaker that by the answers given, I do not know whether anybody can make out anything out of this.

Mr. SPEAKER.—You can ask supplementaries.

Sri J. B. MALLARADHYA.—In respect of (b)—the Public Branch—I asked the question regarding the number of policies before bifurcation, the amount involved and the monthly income; why does the Hon'ble Minister say in respect of (3) in regard to public branch that figures are not available?

Mr. SPEAKER.—It is the monthly income figures that should be given.

†Sri J. H. SHAMSUDDIN.—After bifurcation, after the business was handed over to the Corporation, those figures are not available. They have become past records.

Sri J. B. MALLARADHYA.—What does the Hon'ble Minister mean by saying it is all past record? If the Minister says we will collect the figures and give, it is one thing. But to say that it is all past record—this Hon'ble Minister has got a convenient way of evading the issue.

Sri J. H. SHAMSUDDIN.—It is not evading. The policies and the relevant records have been transferred to the Life Insurance Corporation and we have to take up that question and collect all the records.

1-30 P.M.

Sri J. B. MALLARADHYA.—In respect of answer to (f) whether the Government Insurance Department has recouped the loss of business involved by such transfer, the Minister has answered that the question does not arise now. I want to know whether all the officials in the Mysore State Government in all the departments have insured; if not, what steps the Government have taken and if all members of staff have insured according to the compulsory insurance scheme, what is the premium income that the Government will get. Why does the Government say that the question does not arise.

Sri J. H. SHAMSUDDIN.—As we are not doing now public branch business and it has been transferred, the question of comparison does not arise. And we have given what is our business under the present circumstances so far as the Official branch is concerned. We cannot say that we have totally recovered the ground lost by transferring the Public Branch to the L.I.C.

Sri J. B. MALLARADHYA.—I said that if you compulsorily insure all the Government employees in all the Departments of the Mysore State Government, you will make up the entire loss occasioned by the transfer of the Public Branch.

Sri J. H. SHAMSUDDIN.—Some time is required to evaluate in that manner because the Official Branch area has been extended to Bombay area. Therefore we shall have to wait until we collect all the business details and tabulate the figure.

Sri J. B. MALLARADHYA.—More than 2½ years have elapsed since the integration. Is it not sufficient time for the Government to assess whether they cannot make up the loss? My question is very clear? whether the Government Insurance Department has recouped the loss of business. It is open for Government to say 'No' or 'Yes'. How can I expect that it is correct answer to say that the question does not arise, without examining the actual details? What is the loss that the Government of Mysore has sustained as a result of the transfer of the Public life business to the Life Insurance Corporation; if so, is that loss made up; what steps have they taken in that direction?

Sri Y. VEERAPPA.—I rise to a point of order. We know that this is a question involving the important interests of the population of the State and involving the major portion of the financial aspects. The Minister for Finance is not here and the way in which the Deputy Minister for Finance is answering shows that he has not evinced any interest on the subject.

Mr. SPEAKER.—There is no point of order involved. It is only an inference.

Sri Y. VEERAPPA.—I want to know from the Chair whether the absence of the Finance Minister amounts to a lacuna. We are not satisfied with the nature of the replies given.

Sri H. M. CHANNABASAPPA.—I should like to submit that the question hour is intended primarily to elicit information and that any comment on information may be prevented because it is not the proper occasion and Hon'ble Members may utilise some other occasion for making comments.

Mr. SPEAKER.—The point at issue is whether the Deputy Minister can answer on behalf of the Minister. Of course, the Deputy Minister can answer and so many Deputy Ministers have been answering. If Hon'ble Members feel that the answers given by the Deputy Minister are not satisfactory, they may pursue the matter subsequently. But to say that the Hon'ble Minister is not present and to infer something is not correct.

Sri J. B. MALLARADHYA.—Was not the present Minister for Finance Sri Mariappa the Chairman of the Government Insurance Department for some time and were not these proposals started during that time and why are not these proposals given effect to now?

Sri J. H. SHAMSUDDIN.—I have already said there were constitutional difficulties before the Government. Therefore the question was shelved. Now again the question has been re-agitating the mind of the Government.

Sri J. B. MALLARADHYA.—Will the Hon'ble Minister say what are the insuperable constitutional difficulties? It is merely obtaining the permission of the Government of India.

Sri J. H. SHAMSUDDIN.—The details are not available with me here.

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## Nationalisation of General Insurance Business.

*Q.—82. Sri J. B. MALLARADHYA (Nanjangud).—

Will the Government be pleased to state:—

(*a*) whether they are actively considering any proposals for nationalising General Insurance business;

(*b*) whether they are aware that the Kerala Government have nationalised the 'Act portion' of the Motor Insurance business;

(*c*) whether they would consider the question of deputing some officer to Kerala State to obtain first hand information as to the state and content of nationalisation of motor insurance?

*A.—Sri J. H. SHAMSUDDIN (Deputy Minister for Finance).—

(*a*) No.

(*b*) Yes.

(*c*) Will be examined.

Sri J. B. MALLARADHYA.—Has the Government seriously considered the question of nationalising this insurance business and have they obtained the details of what is the practice obtaining now in Kerala?

†Sri J. H. SHAMSUDDIN.—An officer was deputed to Kerala and for some unavoidable reasons it has not been possible as yet to obtain the full information. The scheme is being examined.

Sri J. B. MALLARADHYA.—Are the Government aware that they will derive at least Rs. 30-35 lakhs in the shape of premium income alone if they nationalise the motor insurance business?

Sri J. H. SHAMSUDDIN.—All these data have not been completely collected by now.

Sri J. B. MALLARADHYA.—Are the Government aware of the number of motor cars that are running and are registered in Mysore State?

Sri J. H. SHAMSUDDIN.—We know the number of motor cars registered in the Mysore State.

Sri J. B. MALLARADHYA.—How many?

Sri J. H. SHAMSUDDIN.—Details are not available here now.

Sri J. B. MALLARADHYA.—If the Minister has not got sufficient information in respect of this matter, the question may be held over.

Mr. SPEAKER.—No.

Sri J. B. MALLARADHYA.—Are the Government aware that if they nationalise the motor insurance business, both the actual consumers, I mean the owners of the motor cars and the Government, will stand to gain?

Sri J. H. SHAMSUDDIN.—That is one of the points to be urged in favour